

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

2 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**In Re: **Ann W. Chan**Case No.: **3:23-bk-20416**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☒ Original☐ Modified/Notice RequiredDate: **12/4/2023**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☒ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney **DES** Initial Debtor: **AWC** Initial Co-Debtor _____**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee \$500.00 monthly for 6 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 3,500.00 per month for 54 months; \$_____ per month for _____ months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property:
 Description:
 Proposed date for completion: _____
☒ Loan modification with respect to mortgage encumbering property:
 Description: 47 Lori Street, Monroe, NJ 08831
 Proposed date for completion: 05/01/2024
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Part 2: Adequate Protection

NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$ 3,800.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Midland Mortgage Co. (creditor).
- c. Adequate protection payments will be made in the amount of \$ 400.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Citibank, NA (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE STRAFFI & STRAFFI, LLC	ADMINISTRATIVE ADMINISTRATIVE	To be determined 4,650.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Citibank, NA	Second Mortgage - 47 Lori Street, Monroe, NJ	15,000.00	0.00	15,000.00	400.00
Midland Mortgage Co.	First Mortgage - 47 Lori Street, Monroe, NJ	209,806.14	0.00	209,806.14	3,800.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
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g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
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Part 5: Unsecured Claims

NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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Part 6: Executory Contracts and Unexpired Leases

NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
American Honda Finance	0.00	Installment account opened 07/01/2022 on 2022 Honda CR-V Credit Limit: \$19,440.00, Remaining Balance: \$10,800.00 Monthly payments: \$540.00	NO Arrearage	540.00

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Toyota Financial Services	0.00	Installment account opened 06/01/2022 on 2022 Toyota Camry Credit Limit: \$15,480.00, Remaining Balance: \$8,600.00 Monthly payments: \$430.00	NO Arrearage	430.00

Part 7: Motions

NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date:	<u>December 4, 2023</u>	<u>/s/ Ann W. Chan</u>
		Ann W. Chan
		Debtor
Date:	<u></u>	<u></u>
		Joint Debtor
Date	<u>December 4, 2023</u>	<u>/s/ Daniel Straffi, Jr.</u>
		Daniel Straffi, Jr.
		Attorney for the Debtor(s)

In re:
Ann W. Chan
Debtor

Case No. 23-20416-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Dec 05, 2023

Form ID: pdf901

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db	+ Ann W. Chan, 47 Lori Street, Monroe Township, NJ 08831-8644
cr	+ Franklin Credit Management Corp. as servicer for W, Hill Wallack LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520075431	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674
520075447	+ Citibank N.A., 111 Wall St, New York, NY 10005-3581
520075454	+ Deutsche Bank National Trust Company, c/o Hill Wallack, LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520075465	+ Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520075432	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 05 2023 21:07:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088
520085605	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 05 2023 21:07:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520075430	Email/Text: backoffice@affirm.com	Dec 05 2023 21:08:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520075429	Email/Text: backoffice@affirm.com	Dec 05 2023 21:08:00	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520075434	Email/PDF: bncnotices@becket-lee.com	Dec 05 2023 21:16:58	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520075433	Email/PDF: bncnotices@becket-lee.com	Dec 05 2023 21:17:04	Amex, PO Box 981537, El Paso, TX 79998-1537
520075440	Email/Text: BarclaysBankDelaware@tsico.com	Dec 05 2023 21:07:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520075439	Email/Text: BarclaysBankDelaware@tsico.com	Dec 05 2023 21:07:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520075441	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 21:17:04	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520075442	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 21:17:09	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Dec 05, 2023

Form ID: pdf901

Total Noticed: 40

520075445	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 21:17:03	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520075446	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 21:16:59	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520075449	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2023 21:07:00	Comenity Bank/Anniesez, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520075448	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2023 21:07:00	Comenity Bank/Anniesez, PO Box 182789, Columbus, OH 43218-2789
520075451	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2023 21:07:00	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
520075450	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2023 21:07:00	Comenity Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
520075452	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2023 21:07:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520075453	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2023 21:07:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520075456	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 21:17:10	Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
520075455	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 21:17:04	Dsnb Bloomingdales, PO Box 6789, Sioux Falls, SD 57117-6789
520075457	+ Email/Text: ecourts.col_efilings@fskslaw.com	Dec 05 2023 21:07:00	Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673
520075458	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 05 2023 21:17:02	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520075462	Email/Text: M74banko@mercedes-benz.com	Dec 05 2023 21:06:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520075461	Email/Text: M74banko@mercedes-benz.com	Dec 05 2023 21:06:00	Mercedes - Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
520075463	Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 05 2023 21:17:02	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
520075464	Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 05 2023 21:17:02	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
520075466	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:16:58	Synchrony Bank/Banana Republic, PO Box 71727, Philadelphia, PA 19176-1727
520075467	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:16:54	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520075469	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 05 2023 21:07:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
520075468	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 05 2023 21:07:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
520075471	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 21:17:08	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520075470	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 21:16:59	Walmart Credit Services/Capital One, PO Box 71746, Philadelphia, PA 19176-1746

TOTAL: 34

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Dec 05, 2023

Form ID: pdf901

Total Noticed: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520102636	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674
520102637	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088
520102635	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520102634	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520075437	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520075438	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520102639	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520102642	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520102643	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520075435	*	Amex, PO Box 981537, El Paso, TX 79998-1537
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520102638	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102640	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102641	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102645	*	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520102644	*	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520075443	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520102647	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520102649	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520075444	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520102646	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520102648	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520102650	*	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520102651	*	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520102652	*+	Citibank N.A., 111 Wall St, New York, NY 10005-3581
520102654	*	Comenity Bank/Anniesez, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520102653	*	Comenity Bank/Anniesez, PO Box 182789, Columbus, OH 43218-2789
520102656	*	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
520102655	*	Comenity Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
520102657	*	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520102658	*	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520102661	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
520102659	*+	Deutsche Bank National Trust Company, c/o Hill Wallack, LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520102660	*	Dsnb Bloomingdales, PO Box 6789, Sioux Falls, SD 57117-6789
520102662	*+	Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673
520075459	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520102663	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520102664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520102665	*	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
520102667	*	Mercedes - Benz Financial Services, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520102666	*	Mercedes - Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
520102668	*	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
520102669	*	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
520102670	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520102671	*+	Synchrony Bank/Banana Republic, PO Box 71727, Philadelphia, PA 19176-1727
520102672	*	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520102674	*	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
520102673	*+	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
520102676	*	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520102675	*+	Walmart Credit Services/Capital One, PO Box 71746, Philadelphia, PA 19176-1746
520075460	##	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 50 Duplicate, 1 Out of date forwarding address

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 05, 2023

Form ID: pdf901

Total Noticed: 40

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Angela Catherine Pattison	on behalf of Creditor Franklin Credit Management Corp. as servicer for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
Daniel E. Straffi	on behalf of Debtor Ann W. Chan bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor CitiBank NA dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5